



AF/DM
**RESPONSE UNDER 37 C.F.R. § 1.116
EXPEDITED PROCEDURE REQUESTED
EXAMINING GROUP 3691**

PATENT

Attorney Docket No. 07781.0139-00
SAP Reference No. 2003P00123 US01

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Harald HINDERER et al.)	Group Art Unit: 3691
)	
Application No.: 10/766,863)	Examiner: Chuks N. Onyezia
)	
Filed: January 30, 2004)	Confirmation No.: 3915
)	
For: CREDIT MANAGEMENT SYSTEM)	
AND METHOD)	

MAIL STOP AF

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

AMENDMENT AFTER FINAL

In reply to the office action mailed June 9, 2010, the period for reply extending through September 9, 2010, and pursuant to 37 C.F.R. § 1.116, Applicant proposes to amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims beginning on page 2 of this paper.

Remarks follow the amendments section of this paper.